

COOKIE POLICY

How we use cookies and similar technologies



Version: 1.2

Effective date: 13 September 2026

This Cookie Policy explains how COCOA Invest Ltd ("COCOA", "we", "us" or "our") uses cookies and similar technologies when you use our website, customer web application or mobile applications.

It should be read with our Privacy Policy. Service availability is governed by our customer terms and applicable law; this policy does not itself make any service available in a country or jurisdiction.

1. What this policy covers

Cookies are small text files stored on a browser or device. Similar technologies include pixels, tags, scripts, local storage, software development kits (SDKs), device identifiers and technologies that read or write information on a device.

This policy applies whether those technologies operate through a browser, mobile application or another connected device. Technologies used only in an internal employee administration system are outside its scope.

2. The technologies we use

Category	Purpose and choice
Essential service and security	Session and authentication storage, security checks and the storage needed to complete actions you request. These may operate without consent where strictly necessary to provide the service.
Sentry error reporting	Technical information used to detect faults and investigate errors, such as app or browser version, error details and diagnostic events. Only the storage or access needed for essential fault detection or security can operate without consent. General behaviour tracking or recordings are assessed separately.
PostHog usage analytics	Information about pages or screens visited, actions taken, timing, device or browser details and identifiers linking activity to a session or user. Individual behaviour tracking requires your optional consent.
PostHog session recordings	Where offered with your consent, recordings reconstruct how you move through pages or app screens and interact with them. They help identify usability problems. This is optional; recording must not begin before consent.

These technologies may use cookies, local storage or software built into our apps. Their purpose determines whether consent is needed. A tool does not become essential merely because it helps us improve the service.

3. Your choices and consent

Optional individual analytics and session recordings require a separate, positive choice before collection begins, including before login. Accepting our Customer Agreement, acknowledging our Privacy Policy or continuing to use COCOA is not consent to tracking.

You can refuse optional tracking and still use our core service. Where an optional feature is offered, we will explain it and provide a way to change your choice that is as easy to use as giving consent. Withdrawal stops future optional collection and recording; necessary account and compliance records are separate.

Before optional tracking is enabled, the consent information must identify the provider, data collected, purpose, storage duration and withdrawal method. Optional tracking must not operate where the required information or choice is unavailable. You may also contact support@cocoainvest.com about your choices.

Limited aggregate statistics may be collected without consent only where the law permits, with clear information and a simple, free way to object. This does not permit retained individual browsing histories or general session recordings. We apply any stricter rules required in the country concerned.

4. Current technologies and providers

PostHog supports the optional usage analytics and recordings described above. Sentry supports error reporting. The information each receives depends on the features enabled and the applicable consent or legal exception. Our Privacy Policy explains their role and the personal data involved.

COCOA and the providers operating our website and apps also support the storage needed for login, security and requested services. Identity-verification and payment providers may use their own technologies when you use their services; their notices explain those uses. We review technologies added through hosting services as well as those we add directly.

We remain responsible for the technologies we select for our services. Descriptions in a provider's own policy do not replace our responsibility to explain how COCOA uses them.

5. How long technologies remain

A session technology normally expires when the browser or app session ends. A persistent technology remains until its stated expiry, until it is replaced or until you delete it.

Device storage and information held on a provider's servers can have different retention periods. We limit each to its purpose. For optional technologies, we will state the applicable device-storage expiry and data-retention period before asking for consent. Separate account, security and consent records follow the retention rules in our Privacy Policy.

6. Browser, device and app controls

You can delete or block cookies and local storage through your browser settings, and control relevant app permissions through your device settings. These controls are additional to any consent or withdrawal choice required for COCOA's optional tracking.

Blocking essential storage may prevent secure login or another requested function from working. Clearing browser storage or reinstalling an app may also remove a saved choice; it does not itself authorise optional tracking to restart.

7. Questions and changes

Where information collected through these technologies identifies or can be linked to a person, our Privacy Policy explains the relevant processing, recipients, international-transfer safeguards, retention, security and your rights.

Questions about this policy or our use of storage and access technologies may be sent to support@cocoainvest.com.

We may update this policy when our services, providers or legal obligations change. Our website shows the version and effective date. For a material change, we will give any required notice explaining the change, when it takes effect and where to find the dated policy. If new consent is needed, we will ask before the affected use begins.

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